DRAFT

REPORT OF TERMS OF CREDIT CARD PLANS

As of _____
    month/day/year

This report is required by law [15 U.S.C. § 1646(b)].

_____
Institution Name

1. Name of credit card plan: _____
                                            (Limit to 36 characters)

2. Availability of credit card plan (enter code): _____
   1 = National   2 = Regional   3 = One State

Credit card plan information by state: PLEASE READ INSTRUCTIONS BEFORE COMPLETING FORM

State	APR	Balance Range		TERMS FOR SECOND TIER			TERMS FOR THIRD TIER			TERMS FOR FOURTH TIER			VARIABLE RATE			Annual Fee	Grace Period	Transaction Fee for Purchases		Minimum Finance Charge	
		From	To	APR	Balance Range		APR	Balance Range		APR	Balance Range		Index	Margin	Multiple						
					From	To		From	To		From	To									
	Percent	Dollars	Dollars	Percent	Dollars	Dollars	Percent	Dollars	Dollars	Percent	Dollars	Dollars	(Code)*	Percent	Number	Dollars	(Days)	Dollars	Percent	Dollars	Percent
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
3. National																					
4. Regional																					
5. AL																					
6. AK																					
7. AZ																					
8. AR																					
9. CA																					
10. CO																					
11. CT																					
12. DE																					
13. DC																					
14. FL																					
15. GA																					
16. HI																					
17. ID																					
18. IL																					
19. IN																					
20. IA																					
21. KS																					
22. KY																					
23. LA																					
24. ME																					
25. MD																					
26. MA																					
27. MI																					
28. MN																					

*Variable rate index codes: 1 = Prime,   2 = One-month T-bill,   3 = Three-month T-bill,   4 = Six-month T-bill,   5 = One-year T-bill,   6 = Fed Funds,   7 = Cost of Funds,   8 = Federal Reserve Discount Rate,   9 = Other.

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		From	To	APR	Balance Range		APR	Balance Range		APR	Balance Range		Index	Margin	Multiple						
					From	To		From	To		From	To									
	Percent	Dollars	Dollars	Percent	Dollars	Dollars	Percent	Dollars	Dollars	Percent	Dollars	Dollars	(Code)*	Percent	Number	Dollars	(Days)	Dollars	Percent	Dollars	Percent
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
29. MS																					
30. MO																					
31. MT																					
32. NE																					
33. NV																					
34. NH																					
35. NJ																					
36. NM																					
37. NY																					
38. NC																					
39. ND																					
40. OH																					
41. OK																					
42. OR																					
43. PA																					
44. RI																					
45. SC																					
46. SD																					
47. TN																					
48. TX																					
49. UT																					
50. VT																					
51. VA																					
52. WA																					
53. WV																					
54. WI																					
55. WY																					

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56. Transaction fee for cash advances:

	Dollars		Percent
Amount .... A.		B.	
Minimum amount .... C.		D.	
Maximum amount .... E.		F.	

If fee for cash advances varies between or within states, identify range:

across

If the fee is uniform over the region, identify amount.

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If the fee is uniform over region, identify amount: *If fee is uniform over region, identify amount:*

57. Late payment fee: *across*

	Dollars		Percent
Amount	A.	B.	
If fee for late payment varies ~~between~~ states, identify range:			
Minimum amount	C.	D.	
Maximum amount	E.	F.	

58. Over the credit limit fee: *across*

	Dollars		Percent
Amount	A.	B.	
If over the credit limit fee varies ~~between~~ states, identify range:			
Minimum amount	C.	D.	
Maximum amount	E.	F.	

59. Balance computation method (enter code): _____
   1 = Average daily balance including new purchases;   2 = Average daily balance excluding new purchases;   3 = Two-cycle average daily balance including new purchases;
   4 = Two-cycle average daily balance excluding new purchases;   5 = Adjusted balance;   6 = Previous balance;
   7 = Other—please describe (limit to 752 characters).

_____
_____
_____
_____
_____
_____

60. Credit card plan enhancements automatically included in the credit card plan (enter check-mark next to each enhancement offered). (The reporting of this item is optional):
   1. _____ rebates on purchases;   2. _____ extension of manufacturers warranty;   3. _____ purchase protection/security;
   4. _____ travel accident insurance;   5. _____ travel related discounts;   6. _____ automobile rental insurance;
   7. _____ discounts on the purchases of goods or services   8. _____ credit card registration;   9. _____ reduced introductory interest rate available;
   (other than travel related);
   10. _____ other (do not specify).

61. Name and address to obtain credit card application (limit to 288 characters, 72 per line):
_____
_____
_____
_____

62. Telephone number for consumers with questions about credit card rates and terms (limit to 16 characters):
   (_____) _____ - _____

Name of contact person for Federal Reserve: _____
Title of contact person: _____
Phone number of contact person: (_____) _____ - _____

_____
Authorized signature